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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.
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09/364,803 07/30/99 BAUER

A PGR20003

EXAMINER

TM02/0605

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ART UNIT

PAPER NUMBER

2166

DATE MAILED:

06/05/01

Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner of Patents and Trademarks

Office Action Summary

Application No.

09/364,803

Applicant(s)

BAUER ET AL.

Examiner

Christopher L Gilligan

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2166

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136 (a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☐ Responsive to communication(s) filed on ____.
- 2a) ☐ This action is FINAL. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-36 is/are pending in the application.
- 4a) Of the above claim(s) ____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) ____ is/are allowed.
- 6) ☒ Claim(s) 1-36 is/are rejected.
- 7) ☐ Claim(s) ____ is/are objected to.
- 8) ☐ Claims ____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 30 July 1999 is/are objected to by the Examiner.
- 11) ☐ The proposed drawing correction filed on ____ is: a) ☐ approved b) ☐ disapproved.
- 12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. § 119

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. ____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

Attachment(s)

- 15) ☒ Notice of References Cited (PTO-892)
- 16) ☒ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 17) ☒ Information Disclosure Statement(s) (PTO-1449) Paper No(s) 4.
- 18) ☐ Interview Summary (PTO-413) Paper No(s). ____.
- 19) ☐ Notice of Informal Patent Application (PTO-152)
- 20) ☐ Other:

Claims 1-36 have been examined.

Request for Information - § 1.105

1. Applicant and the assignee of this application are required under 37 CFR 1.105 to provide the following information that the examiner has determined is reasonably necessary to the examination of this application.
2. The information is required to complete the background description in the disclosure by documenting the photostats of the on-line displays in the attached appendix.
3. The applicant is reminded that the reply to this requirement must be made with candor and good faith under 37 CFR 1.56. Where the applicant does not have or cannot readily obtain an item of required information, a statement that the item is unknown or cannot be readily obtained will be accepted as a complete response to the requirement for that item.
4. This requirement is an attachment of the enclosed Office action. A complete response to the enclosed Office action must include a complete response to this requirement. The time period for reply to this requirement coincides with the time period for reply to the enclosed Office action, which is 3 months.

Claim Rejections - 35 USC § 103

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.
6. Claims 1-36 are rejected under 35 U.S.C. 103(a) as being unpatentable over Luchs et al., U.S. Patent No. 4,831,526.

7. As per claim 1, Luchs et al. teach an on-line insurance policy service system for real-time automated selective adjustment by a user of policy parameters and system computation and communication of consequent costs, comprising: an information module for identifying a user to the system and for verifying to the user present policy parameters of a policy held by the user (see column 3, lines 44-49); and, a policy adjustment module for selectively communicating a parameter change and for generating in real-time a cost adjustment attributable to the parameter change (see column 24, lines 17-21). Luchs et al. do not explicitly teach using the on-line insurance policy service system over the Internet. Pasher discloses an on-line insurance policy service system used over the Internet (see paragraphs 11-14). It would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the system of Luchs et al. to include access over the Internet for the purpose of allowing customers the ability to change their policies from any location in the world that they have access to the Internet.

8. As per claim 2, Luchs et al. in view of Pasher teach the system of claim 1 as described above. Luchs et al. further teach including a claims information module (see column 11, lines 63-65).

9. As per claim 3, Luchs et al. in view of Pasher teach the system of claim 1 as described above. Pasher further discloses including an electronic funds transfer module (see paragraph 16).

10. As per claim 4, Luchs et al. in view of Pasher teach the system of claim 1 as described above. Luchs et al. further teach the parameter change comprises a change in location (see column 8, lines 16-18).

11. As per claim 5, Luchs et al. in view of Pasher teach the system of claim 1 as described above. Luchs et al. further teach the parameter change comprises a change in resident address of the insured (see figure 11A).

12. As per claim 6, Luchs et al. in view of Pasher teach the system of claim 1 as described above. Luchs et al. further teach the parameter change comprises a change in garage location of a vehicle insured under the policy (see column 8, lines 16-18).

13. As per claim 7, Luchs et al. in view of Pasher teach the system of claim 1 as described above. Luchs et al. further teach the parameter change comprises a change in item insured by the policy (see column 3, lines 25-29).

14. As per claim 8, Luchs et al. in view of Pasher teach the system of claim 7 as described above. Luchs et al. further teach the change in item comprises a change in a person insured under the policy (see column 8, lines 16-18, particularly Addl. Names insured from the table referenced).

15. As per claim 9, Luchs et al. in view of Pasher teach the system of claim 7 as described above. Luchs et al. further teach the change in item comprises a change in insurance coverages, deductibles and policy limits under the policy (see column 3, lines 25-29).

16. As per claim 10, Luchs et al. in view of Pasher teach the system of claim 7 as described above. Luchs et al. further teach the change in item comprises a vehicle change (see column 25, lines 1-2).

17. As per claim 11, Luchs et al. in view of Pasher teach the system of claim 10 as described above. Luchs et al. further teach the vehicle changes comprise adding, replacing, or deleting an insured vehicle under the policy (see column 25, lines 1-13).

18. As per claim 12, Luchs et al. in view of Pasher teach the system of claim 1 as described above. Luchs et al. further teach an implementing module for submitting and implementing the parameter change (see column 25, lines 57-60).

19. As per claim 13, Luchs et al. teach an on-line insurance policy service system for real-time automated selective adjustment by a user of policy parameters for an insurance policy, and system computation and communication of changes in coverage under the policy, comprising: an information module for identifying a user to the system and for verifying to the user present policy parameters of a policy held by the user (see column 3, lines 44-49); and, a policy adjustment module for selectively communicating a parameter change and for generating in real-time a cost adjustment attributable to the parameter change (see column 24, lines 17-21). Luchs et al. do not explicitly teach using the on-line insurance policy service system over the Internet. Pasher discloses an on-line insurance policy service system used over the Internet (see paragraphs 11-14). It would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the system of Luchs et al. to include access over the Internet for the purpose of allowing customers the ability to change their policies from any location in the world that they have access to the Internet.

20. As per claim 14, Luchs et al. in view of Pasher teach the system of claim 13 as described above. Luchs et al. further teach including a claims information module (see column 11, lines 63-65).

21. As per claim 15, Luchs et al. in view of Pasher teach the system of claim 13 as described above. Pasher further discloses including an electronic funds transfer module (see paragraph 16).

22. As per claim 16, Luchs et al. in view of Pasher teach the system of claim 13 as described above. Luchs et al. further teach the parameter change comprises a change in location (see column 8, lines 16-18).

23. As per claim 17, Luchs et al. in view of Pasher teach the system of claim 13 as described above. Luchs et al. further teach the parameter change comprises a change in resident address of the insured (see figure 11A).

24. As per claim 18, Luchs et al. in view of Pasher teach the system of claim 13 as described above. Luchs et al. further teach the parameter change comprises a change in garage location of a vehicle insured under the policy (see column 8, lines 16-18).

25. As per claim 19, Luchs et al. in view of Pasher teach the system of claim 13 as described above. Luchs et al. further teach the parameter change comprises a change in item insured by the policy (see column 3, lines 25-29).

26. As per claim 20, Luchs et al. in view of Pasher teach the system of claim 19 as described above. Luchs et al. further teach the change in item comprises a change in a person insured under the policy (see column 8, lines 16-18, particularly Addl. Names insured from the table referenced).

27. As per claim 21, Luchs et al. in view of Pasher teach the system of claim 19 as described above. Luchs et al. further teach the change in item comprises a change in insurance coverages, deductibles and policy limits under the policy (see column 3, lines 25-29).

28. As per claim 22, Luchs et al. in view of Pasher teach the system of claim 19 as described above. Luchs et al. further teach the change in item comprises a vehicle change (see column 25, lines 1-2).

29. As per claim 23, Luchs et al. in view of Pasher teach the system of claim 22 as described above. Luchs et al. further teach the vehicle changes comprise adding, replacing, or deleting an insured vehicle under the policy (see column 25, lines 1-13).

30. As per claim 24, Luchs et al. in view of Pasher teach the system of claim 13 as described above. Luchs et al. further teach an implementing module for submitting and implementing the parameter change (see column 25, lines 57-60).

31. As per claim 25, Luchs et al. teach a method of servicing an insurance policy via on-line communications for estimating cost variances attributable to policy parameter changes and for real-time updating of the policy parameters, comprising: communicating through an on-line connection an identity of a customer and a policy parameter change (see column 3, lines 21-29); calculating a cost variance attributable to the policy parameter change and quoting the cost variance to the customer back through the on-line connection (see column 3, lines 37-38); submitting the policy parameter change as an implementable change for updating the policy (see column 25, lines 51-57); and adjusting the policy in accordance with the policy parameter change and verifying the adjusting in real-time back to the customer through the on-line connection (see column 25, lines 57-60). Luchs et al. do not explicitly teach using the on-line insurance policy service system over the Internet. Pasher discloses an on-line insurance policy service method used over the Internet (see paragraphs 11-14). It would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the system of Luchs et al. to include access over the Internet for the purpose of allowing customers the ability to change their policies from any location in the world that they have access to the Internet.

31. As per claim 26, Luchs et al. in view of Pasher teach the method of claim 25 as described above. Luchs et al. further teach displaying policy information to the customer comprising preexisting policy parameters (see column 6, lines 42-44).

32. As per claim 27, Luchs et al. in view of Pasher teach the method of claim 25 as described above. Luchs et al. further teach providing on-line forms to the customer (see column 3, lines 21-25).

33. As per claim 28, Luchs et al. in view of Pasher teach the method of claim 25 as described above. Pasher further discloses enabling electronic funds transferring through the on-line connection for payment of policy premiums

34. As per claim 29, Luchs et al. in view of Pasher teach the method of claim 25 as described above. Luchs et al. further teach displaying claims information to the customer and enabling communication of related information concerning a claim through the on-line connection (see column 11, lines 60-65).

35. As per claim 30, Luchs et al. in view of Pasher teach the method of claim 25 as described above. Luchs et al. further teach communicating the policy parameter change comprises at least one of: a vehicle, deletion or replacement, a change in insureds listed in the policy, a change in address or telephone number for an insured, a change in a garage location of an insured vehicle or changes in policy limits, desired coverages or deductibles (see column 8, lines 16-18, particularly the charts cited).

36. As per claim 31, Luchs et al. teach a method of servicing an insurance policy via on-line communications for estimating cost variances attributable to policy parameter changes and for real-time updating of the policy parameters, comprising: communicating through an on-line connection an identity of a customer and a policy parameter change (see column 3, lines 21-29); determining a coverage variance attributable to the policy parameter change and quoting the cost variance to the customer back through the on-line connection (see column 3, lines 37-38); submitting the policy parameter change as an implementable change for updating the policy (see column 25, lines 51-57); and adjusting the policy in accordance with the policy

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parameter change and verifying the adjusting in real-time back to the customer through the on-line connection (see column 25, lines 57-60). Luchs et al. do not explicitly teach using the on-line insurance policy service system over the Internet. Pasher discloses an on-line insurance policy service method used over the Internet (see paragraphs 11-14). It would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the system of Luchs et al. to include access over the Internet for the purpose of allowing customers the ability to change their policies from any location in the world that they have access to the Internet.

37. As per claim 32, Luchs et al. in view of Pasher teach the method of claim 31 as described above. Luchs et al. further teach displaying policy information to the customer comprising preexisting policy parameters (see column 6, lines 42-44).

38. As per claim 33, Luchs et al. in view of Pasher teach the method of claim 31 as described above. Luchs et al. further teach providing on-line forms to the customer (see column 3, lines 21-25).

39. As per claim 35, Luchs et al. in view of Pasher teach the method of claim 31 as described above. Luchs et al. further teach displaying claims information to the customer and enabling communication of related information concerning a claim through the on-line connection (see column 11, lines 60-65).

40. As per claim 36, Luchs et al. in view of Pasher teach the method of claim 31 as described above. Luchs et al. further teach communicating the policy parameter change comprises at least one of: a vehicle, deletion or replacement, a change in insureds listed in the policy, a change in address or telephone number for an insured, a change in a garage location of an insured vehicle or changes in policy limits, desired coverages or deductibles (see column 8, lines 16-18, particularly the charts cited).

Conclusion

41. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.


- Pescitelli et al. teach an interactive self-service vending system for online insurance purchases.
- Cahall et al. teach an integrated insurance system and method.
- Festa discloses web-based insurance sales.

42. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Luke Gilligan whose telephone number is (703) 308-6104. The examiner can normally be reached on 8am-5:30pm M-F, first Fridays off.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Tariq R Hafiz can be reached on (703) 305-9643. The fax phone numbers for the organization where this application or proceeding is assigned are (703) 308-1396 for regular communications and (703) 308-1396 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 305-3900.

CLG
June 1, 2001



TARIQ R. HAFIZ
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 2100